

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
William D Watkins  
Susan Watkins  
Debtors

Case No. 24-02223-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Sep 26, 2024

User: mssbad  
Form ID: 309A

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ William D Watkins, Susan Watkins, 1415 Brecon Drive, Jackson, MS 39211-5610
5422647	+ Benjamin W. Allen III, 2517 Meadowbrook Rd, Jackson, MS 39211-6557
5422653	Citibank, P. O. Box 900101, Louisville, KY 40290-1016
5422655	+ First Commercial, P. O. Box 12868, Jackson, MS 39236-2868
5422659	+ Jason D Watkins, 920 Meadowbrook Rd, Jackson, MS 39206-5944
5422660	+ Jjill, 4 Batterymarch Park, Quincy, MA 02169-7468
5422663	+ MS Dept. of Revenue, P. O. Box 900, Jackson, MS 39205-0900
5422664	PennyMac Mortgage, Attn: Correspondence, P. O. Box 950002, Fort Worth, TX 76155-9802
5422665	Regions Credit Card, P. O. Box 216, Birmingham, AL 35201-0216
5422666	+ Regions HELOC, P. O. Box 110, Hattiesburg, MS 39403-0110
5422667	+ Regions LOC, P. O. Box 1984, Birmingham, AL 35201-1984

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bdguylaw@yahoo.com	Sep 26 2024 19:18:00	Bryant D. Guy, Bryant D. Guy, Atty at Law, PLLC, PO Box 10173, 310 Edgewood Terrace Dr, Ste B, Jackson, MS 39286-0173
tr	EDI: BENSHAFFER	Sep 26 2024 23:17:00	Eileen N. Shaffer, P.O. Box 1177, Jackson, MS 39215-1177
ust	+ Email/Text: ustregion05.ja.ecf@usdoj.gov	Sep 26 2024 19:18:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5422646	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 26 2024 19:29:25	Ally Credit Card, P. O. Box 660371, Dallas, TX 75266-0371
5422648	EDI: CAPITALONE.COM	Sep 26 2024 23:17:00	Capital One, Quicksilver, P. O. Box 60519, City of Industry, CA 91716-0519
5422650	EDI: CAPITALONE.COM	Sep 26 2024 23:17:00	Capital One MasterCard, P. O. Box 60519, City of Indus, CA 91716-0519
5422649	EDI: CAPITALONE.COM	Sep 26 2024 23:17:00	Capital One MasterCard, P. O. Box 60519, City of Industry, CA 91716-0519
5422651	EDI: CAPITALONE.COM	Sep 26 2024 23:17:00	Capitol One, Quick Silver, P. O. Box 60519, City of Indus, CA 91716-0519
5422654	EDI: DISCOVER	Sep 26 2024 23:17:00	Discover, P. O. Box 71242, Charlotte, NC 28272-1242
5422657	EDI: IRS.COM	Sep 26 2024 23:17:00	IRS, P. O. Box 7346, Philadelphia, PA 19101-7346
5422658	+ Email/Text: ebone.woods@usdoj.gov	Sep 26 2024 19:18:00	IRS c/o US Atty, 501 E Court St, Ste 4.430, Jackson, MS 39201-5025
5422652	EDI: JPMORGANCHASE		

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		Sep 26 2024 23:17:00	Chase Bank, P. O. Box 1423, Charlotte, NC 28201-1423
5422661	EDI: SYNC		
		Sep 26 2024 23:17:00	Lowe's, P O. Box 669807, Dallas, TX 75266-0759
5422662	Email/Text: camanagement@mtb.com		
		Sep 26 2024 19:18:00	M&T Bank, P. O. Box 900, Millsboro, DE 19966
5422668	Email/Text: bankruptcynotices@trustmark.com		
		Sep 26 2024 19:18:00	Trustmark Bank, P. O. Box 291, Jackson, MS 39205

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5422656	*	Internal Revenue Svc, POB 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2024

Signature: /s/Gustava Winters

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**  
**United States Bankruptcy Court Southern District of Mississippi**

**Information to identify the case:**

Debtor 1	<b>William D Watkins</b>	Social Security number or ITIN	<b>xxx-xx-7672</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Susan Watkins</b>	Social Security number or ITIN	<b>xxx-xx-5529</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court for the Southern District of Mississippi		Date case filed for chapter 7	
Case number: <b>24-02223-JAW</b>		<b>9/26/24</b>	

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	William D Watkins	Susan Watkins
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1415 Brecon Drive Jackson, MS 39211	1415 Brecon Drive Jackson, MS 39211
<b>4. Debtor's attorney Name and address</b>	Bryant D. Guy Bryant D. Guy, Atty at Law, PLLC PO Box 10173 310 Edgewood Terrace Dr Ste B Jackson, MS 39286-0173	Contact phone 601-969-6960 Email bdguylaw@yahoo.com
<b>5. Bankruptcy trustee Name and address</b>	Eileen N. Shaffer P.O. Box 1177 Jackson, MS 39215-1177	Contact phone 601-969-3006 Email eshaffer@eshaffer-law.com

For more information, see page 2 >

Debtor **William D Watkins** and **Susan Watkins**Case number **24-02223-JAW**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	<b>Office Hours:</b> Monday – Friday 8:00 AM – 5:00 PM  <b>Contact phone</b> 601-608-4600  <b>Date:</b> 9/26/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 25, 2024 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee: Eileen N. Shaffer</b> <b>Zoom video meeting.</b> <b>Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 905 950 7847 and Passcode 8931265934 , OR call 769-215-5931.</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 12/26/24</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	